

Form 408

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Jeremy J. Fecko
Julie N. Fecko
fka Julie Zimmerman
Debtor(s)

Bankruptcy Case No.: 17-70625-JAD

Chapter: 13
Docket No.: 163 – 162

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this The 22nd of December, 2022, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. Any Response, including a consent to the Motion, shall be filed with the Clerk's Office, **5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219** by **2/6/23**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **2/15/23 at 11:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court may determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **2/6/23**.

Jeffery A. Deller
United States Bankruptcy Judge

cm: All Parties

* For hearings scheduled in Johnstown, Pennsylvania, please be advised that the video Conferencing equipment will be utilized. This will allow the parties to appear at either Courtroom B in Johnstown, Pennsylvania, or in Courtroom D, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, Pennsylvania,

In re:
Jeremy J. Fecko
Julie N. Fecko
Debtors

Case No. 17-70625-JAD
Chapter 13

District/off: 0315-7
Date Rcvd: Dec 22, 2022

User: auto
Form ID: 408

Page 1 of 4
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jeremy J. Fecko, Julie N. Fecko, 3908 Menoher Blvd, Johnstown, PA 15905-5108
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
sp	+ Cynthia Berger, Law Offices of Berger & Green, 800 Waterfront Drive, Pittsburgh, PA 15222-4755
14682105	+ Freedom Mortgage Corp, Attn: Bankruptcy, P.O. Box 489, Mt Laurel, NJ 08054-0489
14682110	+ Somerset Trust, 151 W. Main Street, Somerset, PA 15501-2068

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 22 2022 23:45:23	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: BankruptcyECFMail@mccalla.com	Dec 22 2022 23:41:00	Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 22 2022 23:41:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14682097	+ Email/Text: ally@ebn.phinsolutions.com	Dec 22 2022 23:41:00	Ally Financial, Attn: Bankruptcy, P.O. Box 380901, Bloomington, MN 55438-0901
14696947	Email/Text: ally@ebn.phinsolutions.com	Dec 22 2022 23:41:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14682098	^ MEBN	Dec 22 2022 23:37:58	Atg Credit LLC, 1700 W Cortland Street, Ste 2, Chicago, IL 60622-1131
14682099	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2022 23:44:56	Capital One, Attn: Bankruptcy, P.O. Box 30253, Salt Lake City, UT 84130-0253
14682100	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2022 23:45:35	Capital One, Attn: General Correspondence/Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14764174	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2022 23:45:22	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14764175	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2022 23:45:35	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
14682101	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2022 23:41:00	Comenitycapital/boscov, Comenity Bank, P.O. Box 182125, Columbus, OH 43218-2125

District/off: 0315-7

User: auto

Page 2 of 4

Date Recd: Dec 22, 2022

Form ID: 408

Total Noticed: 36

14718799	Email/Text: BKPT@cfna.com	Dec 22 2022 23:41:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14682102	+ Email/Text: BKPT@cfna.com	Dec 22 2022 23:41:00	Credit First National Association, Attn: BK Credit Operations, P.O. Box 81315, Cleveland, OH 44181-0315
14682103	+ Email/Text: bdssupport@creditmanagementcompany.com	Dec 22 2022 23:41:00	Credit Management, LP, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14716652	+ Email/Text: Bankruptcy@Freedommortgage.com	Dec 22 2022 23:41:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14691946	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Dec 22 2022 23:41:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn Oh 44144-2338
14682106	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Dec 22 2022 23:41:00	Keybank NA, Key Bank; Attention: Recovery Payment, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14738364	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 22 2022 23:41:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14682108	^ MEBN	Dec 22 2022 23:37:32	MRS BPO, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
14682107	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 22 2022 23:41:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14699488	+ Email/Text: TSIBNCBOX4275@tsico.com	Dec 22 2022 23:41:00	National Collegiate Student Loan Trust 2004-1, Po Box 4275, Norcross, GA 30091-4275
14682109	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2022 23:45:25	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14703435	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2022 23:45:39	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14682558	+ Email/PDF: rmscedi@recoverycorp.com	Dec 22 2022 23:45:10	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14718621	+ Email/Text: ebnpeoples@grblaw.com	Dec 22 2022 23:41:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14768969	Email/Text: bnc-quantum@quantum3group.com	Dec 22 2022 23:41:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15478458	+ Email/Text: flyersprod.inbound@axisai.com	Dec 22 2022 23:41:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14682111	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Dec 22 2022 23:41:00	US Dept Of Ed/Great Lakes Higher Ed., Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3121
14758408	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Dec 22 2022 23:41:00	United States Department of Education, Claims Filing Unit, Po Box 8973, Madison, WI 53708-8973
14682112	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 22 2022 23:44:59	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
14692446	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 22 2022 23:45:23	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-7

User: auto

Page 3 of 4

Date Rcvd: Dec 22, 2022

Form ID: 408

Total Noticed: 36

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr		Rushmore Loan Management Services, LLC as servicer
cr		U.S. BANK NATIONAL ASSOCIATION
cr		U.S. Bank National Association, not in its individ
aty	*+	Somerset Trust Company, 151 W. Main Street, Somerset, PA 15501-2068
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14682104	*+	Credit Management, LP, Attn: Bankruptcy, 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
14765862	##+	PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662

TOTAL: 4 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2022 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Creditor Ally Financial brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmllawgroup.com
David J. Novak	on behalf of Attorney Somerset Trust Company davidnov162@hotmail.com rfn@jjbodies.com
Lauren Moyer	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMT Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMT Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbefc@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard G. Allen	on behalf of Debtor Jeremy J. Fecko ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen	on behalf of Joint Debtor Julie N. Fecko ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour	cmeccf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

District/off: 0315-7

User: auto

Page 4 of 4

Date Rcvd: Dec 22, 2022

Form ID: 408

Total Noticed: 36

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 12